

**United States Bankruptcy Court**  
**Eastern District of Virginia**  
Richmond Division

**In re:**

Kandise Nadine Lucas

**Case Number** 20-33177-FJS  
**Chapter** 13

Debtor(s)

**DEBTOR'S(S) CERTIFICATION OF COMPLIANCE WITH 11 U.S.C. §1328**

The Trustee has filed a report of completion of plan payments in my/our case and I/we hereby request that the Court issue a discharge. I/We certify, under penalty of perjury, to the following:

1. I/We have completed an instructional course concerning personal financial management as described in 11 U.S.C. §111.
2. I/We have not received a discharge in another Chapter 7, 11, or 12 bankruptcy case that was filed within 4 years prior to the filing of this Chapter 13 Bankruptcy.
3. I/We have not received a discharge in another Chapter 13 bankruptcy case that was filed within 2 years prior to the filing of this Chapter 13 Bankruptcy.
4. I/We did not have, either at the time of filing this bankruptcy or at the present time, equity in excess of \$125,000 if the case was filed before April 1, 2007, \$136,875 if the case was filed April 1, 2007 through March 31, 2010, or \$146,450 if the case was filed on or after April 1, 2010, \$155,575 if the case was filed on or after April 1, 2013, \$160,375 if the case was filed on or after April 1, 2016, \$170,350 if the case was filed on or after April 1, 2019, \$189,050 if the case was filed on or after April 1, 2022, or \$214,000 if the case was filed on or after April 1, 2025 in the type of property described in 11 U.S.C. §522(p)(1) [generally the debtor's homestead].
5. There is not currently pending any proceeding in which I/we may be found guilty of a felony of the kind described in 11 U.S.C. §522(q)(1)(A) or liable for a debt of the kind described in 11 U.S.C. §522(q)(1)(B).
6. If applicable, I/we certify that as of the date of this certification that I/we have paid all amounts due under any domestic support obligation [as that term is defined in 11 U.S.C. §101(14A)] required by a judicial or administrative order, or by statute, including amounts due either (i) before this bankruptcy case was filed and provided for in the Plan, or (ii) due any time after the filing of this bankruptcy case.

**I/We certify under penalty of perjury that the foregoing is true and correct.**

Debtor: \_\_\_\_\_ Date: \_\_\_\_\_

Debtor: \_\_\_\_\_ Date: \_\_\_\_\_

In re:  
Kandise Nadine Lucas  
Debtor

Case No. 20-33177-FJS  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0422-7  
Date Rcvd: Nov 03, 2025

User: Admin  
Form ID: crt1328

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 05, 2025:

Recip ID	Recipient Name and Address
db	+ Kandise Nadine Lucas, 514 East Williamsburg Road, Sandston, VA 23150-1703

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 05, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 3, 2025 at the address(es) listed below:

Name	Email Address
Carl M. Bates	station01@richchap13.com station10@richchap13.com;station03@richchap13.com;station07@richchap13.com;station06@richchap13.com
Craig Andrew Edelman	on behalf of Creditor Servbank N.A. craig.edelman@bonialpc.com, Notices.Bonial@ecf.courtdrive.com
Craig Brandon Rule	on behalf of Creditor Nationstar Mortgage LLC crule@zwickerpc.com bknotices@zwickerpc.com
D. Carol Sasser	on behalf of Creditor Servbank SB dsasser@siwpc.com, ewhite@siwpc.com;kgershen@siwpc.com;bkrefferrals@siwpc.com;siwbkecf@siwpc.com;siwpc@ecf.courtdrive.com;siwattecf@s iwpc.com
Daniel Kevin Eisenhauer	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper ANHSOrlans@InfoEx.com ecfaccount@orlans.com

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Page 2 of 2

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Total Noticed: 1

Jason Meyer Krumbein

on behalf of Defendant Kandise Nadine Lucas jkrumbein@krumbeinlaw.com a30156@yahoo.com;jkrumbein@recap.email

Kimberly Alice Chandler

on behalf of Debtor Kandise Nadine Lucas kim@chandlerplc.com  
liz@chandlerplc.com;admin3@chandlerplc.com;r49700@notify.bestcase.com

Matthew W. Cheney

USTPRegion04.RH.ECF@usdoj.gov

Mukta Suri

on behalf of Creditor Allied First Bank SB dba Servbank Mukta.Suri@mccalla.com, mccallaecf@ecf.courtdrive.com

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on behalf of Creditor Allied First Bank SB dba ServBank Mukta.Suri@mccalla.com, mccallaecf@ecf.courtdrive.com

Mukta Suri

on behalf of Creditor Servbank SB Mukta.Suri@mccalla.com, mccallaecf@ecf.courtdrive.com

Natalie E Lea

on behalf of Creditor Servbank SB natalie.lea@bonialpc.com, Notices.Bonial@ecf.courtdrive.com

Susan Hope Call

on behalf of Trustee Carl M. Bates susancall@richchap13.com station15@richchap13.com

Todd Madison Ritter

on behalf of Plaintiff Amanda Simons tritter@hillrainey.com  
bankruptcy@hillrainey.com;kvillafane@hillrainey.com;tritter@hillrainey.com;thall@hillrainey.com

Todd Madison Ritter

on behalf of Creditor Amanda Simons tritter@hillrainey.com  
bankruptcy@hillrainey.com;kvillafane@hillrainey.com;tritter@hillrainey.com;thall@hillrainey.com

TOTAL: 15